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TO: UNITED STATES PATENT AND TRADEMARK OFFICEGROUP ART UNIT: 2876NAME: Ahshik KimFAX NO.: 1-703-746-4782SERIAL NO.: 09/804,674OUR FILE NO.: FDC 0150 PUS

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Group Art Unit: 2876

Clayton P. Spitz et al.

Examiner: Kim Ahshik

Serial No.: 09/804,674

Filed: March 12, 2001

For: PURCHASING CARD TRANSACTION RISK MODEL

Attorney Docket No.: FDC 0150 PUS

REPLY

Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

Remarks

Claims 1-22 were pending in the application, and were rejected. Arguments are provided below regarding claims 1-22, and reconsideration of these claims is respectfully requested.

Declaration

The Examiner stated that the Declaration is defective because the signature of Ernest J. Arbour, Jr. is missing. It is noted that Applicants provided two Declarations along with the Missing Parts Transmittal Letter filed on August 29, 2001. The first Declaration included signatures of Clayton P. Spitz, Todd M. Anderson and Thomas F. Latham. The second Declaration included the signature of Ernest J. Arbour, Jr. Please find attached an additional copy of the second Declaration.

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